

Form COD

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Bankruptcy Case No.: 20-23276-GLT
Chapter: 13

Denise M. Colton

Debtor(s)

**ORDER DIRECTING FURTHER ACTION IN RESPONSE TO CHAPTER 13
TRUSTEE'S CERTIFICATE OF DEFAULT REQUESTING DISMISSAL**

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and is in material default under the plan,

IT IS HEREBY ORDERED that, on or before **twenty-one (21) days from the date of this Order**, Debtor(s) must file (1) *Documentary Proof of Payment* according to the accompanying *Instructions*, (2) a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes (a) an explanation of Debtor(s)' failure to comply with the current plan payment and/or (b) a statement setting forth why the Debtor(s) disputes the *Certificate of Default*.

IT IS FURTHER ORDERED that to the extent the Debtor(s) does not contest that the Debtor(s) is in default of the current plan, the Debtor(s) shall file **one** of the following within twenty-one (21) days of the date of this Order to avoid dismissal of the instant bankruptcy case:

A. a *Notice of Proposal to Cure Plan Defaults* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-4.pdf>). Said Notice shall include a date and time for the Conciliation Conference on the proposed cure selected from a date listed on the Trustee's Website, which date shall be no less than 30 and no more than 60 days after the date of the Notice;

OR

B. a *Notice of Proposed Modification to Plan* (in a form which substantially complies with the form found on Judge Taddonio's 'Forms' webpage and can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-5.pdf>) and an *Amended Plan*. (in accordance with the provisions of the *Chapter 13 Initial Case Management Order*) to the extent the Debtor(s) assert they can confirm and perform an *Amended Plan* to remain in Chapter 13. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) defaults on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing;

OR

C. a *Stipulated Order Modifying Plan* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly access at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-3.pdf>), and filed in accordance with the procedures as set forth in the *Chapter 13 Initial Case Management Order* regarding Stipulated Orders Modifying Plans.

Provided the Debtor(s) files a *Notice of Proposal to Cure Plan Defaults* or a *Notice of Proposed Modification to Plan* and *Amended Plan* the matter will follow the Court's standard conciliation/confirmation process as set forth in the *Chapter 13 Initial Case Management Order*.

Dated: April 14, 2025

Gregory L Taddonio
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment. The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689

In re:
Denise M. Colton
Debtor

Case No. 20-23276-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 14, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

Recip ID	Recipient Name and Address
db	+ Denise M. Colton, 544 Jefferson Rd, Pittsburgh, PA 15235-3725
15314144	#+ Georgetta Colton, 118 Oak Manor Place, Pittsburgh, PA 15235-2640
15329206	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15314150	+ Law Offices of Patenaude & Felix APC, 501 Corporate Drive, South Pointe Center, Suite 205, Canonsburg, PA 15317-8584
15314159	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:31:48	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:19:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 15 2025 01:09:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15694817	Email/Text: bankruptcy@acacceptance.com	Apr 15 2025 01:10:00	American Credit Acceptance, PO Box 204531, Dallas, TX 75320-4531
15314136	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 15 2025 01:10:00	Capital One Bank, c/o Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15314137	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 15 2025 01:20:03	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15314138	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 15 2025 01:19:22	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15428357	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 15 2025 01:10:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
15314139	+ Email/Text: bankruptcy@sw-credit.com	Apr 15 2025 01:10:00	Comcast, c/o Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15314140	+ Email/Text: BKPT@cfna.com	Apr 15 2025 01:09:00	Credit First National Association, Pob 81315, Cleveland, OH 44181-0315
15314142	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:31:27	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15314141	Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Apr 15 2025 01:31:06	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15334917	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 15 2025 01:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15314143	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 15 2025 01:09:00	Fortiva, Pob 105555, Atlanta, GA 30348-5555
15314145	+ Email/Text: bankruptcy@huntington.com	Apr 15 2025 01:10:00	Huntington Natl Bk, Po Box 1558, Columbus, OH 43216-1558
15314146	+ Email/Text: bankruptcy@huntington.com	Apr 15 2025 01:10:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15319268	+ Email/Text: RASEBN@raslg.com	Apr 15 2025 01:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15314147	^ MEBN	Apr 15 2025 01:08:58	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
15314149	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:31:33	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15314148	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:20:17	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15639439	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Lakeview Loan Servicing, LLC, c/o Rightpath Servicing, LLC, PO Box 619096, Dallas, TX 75261-9096
15695624	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15314152	Email/Text: camanagement@mtb.com	Apr 15 2025 01:10:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15314151	Email/Text: camanagement@mtb.com	Apr 15 2025 01:10:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15331266	Email/Text: camanagement@mtb.com	Apr 15 2025 01:10:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15320092	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 15 2025 01:10:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15508163	Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15314156	+ Email/PDF: bankruptcy_prod@navient.com	Apr 15 2025 01:20:48	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15314153	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 15 2025 01:20:46	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15320456	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 15 2025 01:31:46	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15335537	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:42:23	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15319851	+ Email/Text: ebnpeoples@grblaw.com	Apr 15 2025 01:09:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Floor, Pittsburgh, PA 15219-6101
15314160	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:31:40	SYNCB/Walmart, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15314621	^ MEBN	Apr 15 2025 01:09:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15314161	+ Email/Text: bncmail@w-legal.com		

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15314162	+ Email/Text: bncmail@w-legal.com	Apr 15 2025 01:10:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15329441	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 15 2025 01:10:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15314616	+ Email/Text: bankruptcy@huntington.com	Apr 15 2025 01:09:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15314163	^ MEBN	Apr 15 2025 01:10:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15327465	Email/Text: BNCnotices@dcmsservices.com	Apr 15 2025 01:08:14	Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15314165	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 15 2025 01:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15314164	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 15 2025 01:09:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15331981	Email/PDF: ebn_ais@aisinfo.com	Apr 15 2025 01:09:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
15314166	Email/Text: pitbk@weltman.com	Apr 15 2025 01:19:29	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
		Apr 15 2025 01:10:00	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15314157	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314158	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314154	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15314155	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15418530	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Julie Frazee Steidl	on behalf of Debtor Denise M. Colton julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@s teidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10